

Abstract of the Disclosure

When the ~~sum of the~~ <sup>amount of a</sup> former loan of the user of an IC card and ~~others are~~ <sup>is</sup> written to a personal information storage provided ~~to~~ <sup>in</sup> a center and the IC card is inserted into the slot of an electronic purse terminal at the time of ~~the next~~ <sup>a current</sup> transaction, the ~~sum~~ <sup>amount</sup> of the loan stored in the personal information storage is cleared and this loan is paid. At this time, the ~~sum~~ <sup>balance</sup> stored in the sum information storage of the IC card is updated by this payment and is stored as the ~~balance~~ <sup>current</sup> in the sum information storage. If the balance is more than the charge for a transaction, the transaction ~~comes~~ <sup>is carried out,</sup> ~~into effect~~ and if the balance is less than the charge for the transaction and is short, the transaction is performed by ~~having~~ <sup>obtaining</sup> a new loan. The ~~sum~~ <sup>amount</sup> of this loan is stored in the personal information storage in the center. ~~As described above,~~ <sup>Thus</sup> the suspension of a transaction due to ~~the~~ <sup>a</sup> shortage ~~of a balance~~ <sup>in the</sup> can be avoided by providing a function for ~~a loan~~ <sup>a</sup> ~~to an~~ <sup>in</sup> electronic purse system.